

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SUSAN F. MILLES

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-24444

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/03/2017 and confirmed on 1/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		79,421.64
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		79,421.64

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,234.00	
Trustee Fee	3,506.41	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,740.41

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE CABANA : Acct: 7831	0.00	38,131.73	0.00	38,131.73
	US BANK TRUST NA - TRUSTEE CABANA : Acct: 7831	11,233.48	11,233.48	0.00	11,233.48
	MATR Acct: 0000	0.00	0.00	0.00	0.00
	MONTOUR SD (ROBINSON TWP) (RE) Acct: M130	50.62	50.62	16.25	66.87
	MONTOUR SD (ROBINSON TWP) (RE) Acct: M130	64.39	64.39	0.00	64.39
	JUDY A RUSNAK Acct: XXXX	16,174.00	16,174.00	2,228.98	18,402.98
					67,899.45

Priority					
	RUSSELL A BURDELSKI ESQ* Acct:	0.00	0.00	0.00	0.00
	SUSAN F. MILLES Acct:	0.00	0.00	0.00	0.00
	LAW OFFICES OF RUSSELL A BURDELSKI Acct:	0.00	0.00	0.00	0.00
	RUSSELL A BURDELSKI ESQ* Acct:	3,000.00	3,000.00	0.00	0.00
	RUSSELL A BURDELSKI ESQ* Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-18	1,325.00	1,325.00	0.00	0.00
	RUSSELL A BURDELSKI ESQ* Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1/20	909.00	909.00	0.00	0.00
	RUSSELL A BURDELSKI ESQ* Acct:	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 0292	0.00	0.00	0.00	0.00
	MONTOUR SD & ROBINSON TOWNSHIP (I Acct: 1185	621.11	621.11	0.00	621.11
					621.11

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CAVALRY SPV I LLC - ASSIGNEE(*)	0.00	0.00	0.00	0.00
	Acct: 4882				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	702.50	702.50	0.00	702.50
	Acct: 3886				
	DUQUESNE LIGHT COMPANY(*)	0.00	0.00	0.00	0.00
	Acct: 0000				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	1,176.47	1,176.47	0.00	1,176.47
	Acct: 8444				
	REGIONAL ACCEPTANCE++	0.00	0.00	0.00	0.00
	Acct:				
	BRADY FUNERAL HOME	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON BY AMERICAN INFOSOURCE LP	281.70	281.70	0.00	281.70
	Acct: 0001				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1013				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	DONALD R CALAIARO ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WEISS BURKHARDT KRAMER LLC (FORM	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DITECH FINANCIAL LLC(*)++	0.00	0.00	0.00	0.00
	Acct:				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct:				
	FRIEDMAN VARTOLO LLP	0.00	0.00	0.00	0.00
	Acct:				
					2,160.67

TOTAL PAID TO CREDITORS

70,681.23

TOTAL CLAIMED

PRIORITY 621.11

SECURED 27,522.49

UNSECURED 2,160.67

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

SUSAN F. MILLES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-24444

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Susan F. Milles  
Debtor

Case No. 17-24444-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 29, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:**

Recip ID	Recipient Name and Address
db	+ Susan F. Milles, 36 Beaver Grade Road, McKees Rocks, PA 15136-1137
cr	+ BSI Financial Services as servicer for Chalet Prop, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Township of Robinson/Montour School District, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ U.S. Bank Trust National Association as Trustee of, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14722973	DITECH FINANCIAL, PO BOX 6176, Rapid City, SD 57709-6176
14735593	DITECH FINANCIAL LLC, PO BOX 6172, Rapid City, SD 57709
14750003	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14724540	+ Judy A. Rusnak, 14 Utz Lane, Coraopolis, PA 15108-3730
14735599	+ MATR, 4200 CAMPBELLS RUN ROAD, Pittsburgh, PA 15205-1306
14735600	+ MONTOUR SCHOOL DISTRICT, c/o WEISS BURKHARDT KRAMER LLC, 445 FORT PITT BLVD. SUITE 503, Pittsburgh, PA 15219-1308
14735604	+ STEPHEN M. BRADY FUNERAL HOME, 920 CEDAR AVENUE, Pittsburgh, PA 15212-4894
14760923	+ Township of Robinson/Montour School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14942174	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 00:03:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14735589	+ Email/Text: bankruptcy@cavps.com	Mar 29 2023 23:54:00	CAPITAL ONE, c/o CAVALRY PORTFOLIO SERVICE, 500 SUMMIT LAKE DRIVE SUITE 400, Valhalla, NY 10595-2321
14735591	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	CREDIT ONE BANK, c/o MIDLAND FUNDING, 2365 NORTHSIDE DRIVE SUITE 300, San Diego, CA 92108-2710
14747279	+ Email/Text: bankruptcy@cavps.com	Mar 29 2023 23:54:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14951044	+ Email/Text: bankruptcy@bsifinancial.com	Mar 29 2023 23:53:00	Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
14722974	^ MEBN	Mar 29 2023 23:48:50	DITECH FINANCING, FKA GREEN TREE SERVNG, C/O KML LAW GROUP, 701 MARKET STREET, STE 5000, Philadelphia, PA 19106-1541
14735598	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2023 23:52:57	MACY DEPARTMENT STORE, PO BOX 8218, Mason, OH 45040
14735595	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 29 2023 23:55:00	DUQUESNE LIGHT COMPANY, C/O PETER J.

District/off: 0315-2

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 30

			ASHCROFT, ESQ., 707 GRANT STREET, STE 2200 GULF TOWER, Pittsburgh, PA 15219-1908
14735596	+ Email/PDF: gecsed@recoverycorp.com	Mar 29 2023 23:52:05	JCPENNEY/SYNCB, PO BOX 965007, Orlando, FL 32896-5007
14735590	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2023 23:52:51	CHASE CARD, PO BOX 15298, Wilmington, DE 19850
14753502	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14735601	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2023 23:54:00	PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, Harrisburg, PA 17128-0946
14723664	+ Email/PDF: rmscedi@recoverycorp.com	Mar 29 2023 23:52:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732799	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2023 23:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14735603	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 29 2023 23:53:01	REGIONAL ACCEPTANCE, 5425 ROBIN ROAD SUITE 101, Norfolk, VA 23513-2451
15402332	^ MEBN	Mar 29 2023 23:47:07	US Bank Trust National Association as, Trustee of the Cabana Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14768654	Email/PDF: ebn_ais@aisinfo.com	Mar 29 2023 23:52:28	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15402142	+ Email/Text: bknotices@sns.com	Mar 29 2023 23:55:00	c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Chalet Properties III, LLC
cr		Ditech Financial LLC
cr		Montour School District c/o Weiss Burkardt Kramer., 445 Fort Pitt Blvd., Suite 503, Pittsburgh
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Judy A Rusnak, 14 Utz Lane, Coraopolis, PA 15108-3730
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14951490	*+	Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
14735592	*	DITECH FINANCIAL, PO BOX 6176, Rapid City, SD 57709-6176
14735594	*+	DITECH FINANCING, FKA GREEN TREE SERVNG, C/O KML LAW GROUP, 701 MARKET STREET, STE 5000, Philadelphia, PA 19106-1541
14735597	##+	JUDY RUSNAK, c/o CALAIARO VALENCIK, ATTN: DONALD CALAIARO, ESQUIRE, 428 FORBES AVENUE SUITE 900, Pittsburgh, PA 15219-1621
14735602	##+	PEOPLES NATURAL GAS, c/o CREDIT PROTECTION ASSOC., ONE GALLERIA TOWER, 13355 NOEL ROAD SUITE 2100, Dallas, TX 75240-6837

TOTAL: 3 Undeliverable, 7 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 30

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Donald R. Calaiaro	on behalf of Creditor Judy A Rusnak dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of Robinson/Montour School District jhunt@grblaw.com
Laura McCurdy	on behalf of Creditor Montour School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com, jburkardt@wbklegal.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series III Trust lmoyer@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Lorraine Gazzara Doyle	on behalf of Creditor BSI Financial Services as servicer for Chalet Properties III LLC ldoyle@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Russell A. Burdelski	on behalf of Debtor Susan F. Milles Russ@BurdelskiLaw.com russ.burdelski@gmail.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
TOTAL: 10	